

**From:** [Debbie Diller](#)  
**To:** [Public Hearing;](#)  
**CC:**  
**Subject:** Wal-Mart FDIC Application  
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**Attachments:**

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As a Consumer and even one who shops at Wal-mart I oppose this move. Wal-Mart as recently as 3 or 4 years ago moved all outside teller machines from it's stores and replaced them with Wal-Mart owned machines; this allowed them to collect a \$3.00 fee per transaction. I bank with Bank of America because it is a sound stable bank with many locations of both branches and teller machines; theirs were some of the ones removed.

Wal-mart is already working to control more and more of the economy.

Wal-Mart has bought out many of it's own Vendors in the past to cut out the middle man, but has not passed that savings down to the Consumer... ie GE was a supplier a few years ago, but now they are owned by Wal-Mart yet the prices of GE products on their store shelves have not dropped.

Does anyone really think Wal-Mart would not take over one more arena under the guise of giving better customer service?

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